

No. 239

ABSTRACT OF REPORTS  
OF CONDITION OF  
**MONTANA**

State Banks  
and  
Trust Companies

•  
National Banks  
•

December 31, 1988

|                        |                           |
|------------------------|---------------------------|
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|                        | Department of Commerce    |
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| Pam Plovanic .....     | Statistician              |

**Aggregate Resources and Liabilities of (112) State Banks and (4) Trust Companies, December 31, 1988, Compared with Report of (110) State Banks and (4) Trust Companies, December 31, 1987**

Figures in Thousands

| RESOURCES                                  | Dec. 31, 1988      | Dec. 31, 1987      | Decrease-Increase+ |
|--------------------------------------------|--------------------|--------------------|--------------------|
| Cash and Banks .....                       | \$ 279,387         | \$ 254,719         | \$ 24,668+         |
| Securities .....                           | 1,072,969          | 959,050            | 113,919+           |
| Funds Sold .....                           | 258,124            | 219,258            | 38,866+            |
| Loans, Discounts & Leases .....            | 1,547,200*         | 1,547,231*         | 31-                |
| Assets Held in Trd. Accts. ....            | 2,297              |                    | 2,297+             |
| Premises, F&F .....                        | 49,005             | 49,343             | 338-               |
| Other Real Estate .....                    | 26,517             | 25,395             | 1,122+             |
| Other Assets .....                         | 72,411             | 71,981             | 430+               |
| Deferred Losses .....                      | 1,354              | 1,329              | 25+                |
|                                            | <u>\$3,309,264</u> | <u>\$3,128,306</u> | <u>\$180,958+</u>  |
| <b>LIABILITIES</b>                         |                    |                    |                    |
| Total Deposits .....                       | \$2,947,694        | \$2,778,999        | \$168,695+         |
| Funds Purchased .....                      | 27,261             | 32,030             | 4,769-             |
| Other Borrowed Funds .....                 | 8,747              | 8,918              | 171-               |
| Mortgages & Leases .....                   | 4,126              | 2,828              | 1,298+             |
| Other Liabilities .....                    | 32,752             | 31,485             | 1,267+             |
| Total Liabilities .....                    | <u>\$3,020,580</u> | <u>\$2,854,260</u> | <u>\$166,320+</u>  |
| Sub. Notes & Debentures .....              | 890                | 1,062              | 172-               |
| Common Stock .....                         | 74,397             | 70,887             | 3,510+             |
| Surplus .....                              | 124,543            | 120,850            | 3,693+             |
| Undivided Prof. & Cap. Res. ....           | 87,500             | 79,918             | 7,582+             |
| Deferred Losses .....                      | 1,354              | 1,329              | 25+                |
|                                            | <u>\$3,309,264</u> | <u>\$3,128,306</u> | <u>\$180,958+</u>  |
| *After deduction of<br>Loan Reserves ..... | \$ 29,096          | \$ 29,177          | \$ 81-             |

**Aggregate Resources and Liabilities of (57) National Banks in Montana, December 31, 1988, Compared With Report of (58) National Banks in Montana, December 31, 1987\*\***

Figures in Thousands

| RESOURCES                                   | Dec. 31, 1988      | Dec. 31, 1987      | Decrease-Increase+ |
|---------------------------------------------|--------------------|--------------------|--------------------|
| Cash and Banks .....                        | \$ 282,236         | \$ 293,785         | \$ 11,549-         |
| Securities .....                            | 911,054            | 888,421            | 22,633+            |
| Funds Sold .....                            | 810,774            | 1,018,306          | 207,532-           |
| Loans, Discounts & Leases .....             | 1,611,699*         | 1,760,397*         | 148,698-           |
| Assets Held in Trd. Accts. ....             | 10,928             |                    | 10,928+            |
| Premises, F&F .....                         | 54,802             | 60,739             | 5,937-             |
| Other Real Estate .....                     | 16,001             | 18,154             | 2,153-             |
| Other Assets .....                          | 71,754             | 87,425             | 15,671-            |
| Deferred Losses .....                       | 2,048              | 360                | 1,688+             |
|                                             | <u>\$3,771,296</u> | <u>\$4,127,587</u> | <u>\$356,291-</u>  |
| <b>LIABILITIES</b>                          |                    |                    |                    |
| Total Deposits .....                        | \$3,181,357        | \$3,403,413        | \$222,056-         |
| Funds Purchased .....                       | 261,984            | 374,548            | 112,564-           |
| Demand Notes .....                          | 16,345             | 11,545             | 4,800+             |
| Other Borrowed Funds .....                  | 9,288              | 8,445              | 843+               |
| Mortgages & Leases .....                    | 6,657              | 7,270              | 613-               |
| Other Liabilities .....                     | 52,114             | 57,034             | 4,920-             |
| Total Liabilities .....                     | <u>\$3,527,745</u> | <u>\$3,862,255</u> | <u>\$334,510-</u>  |
| Sub. Notes & Debentures .....               | 15,987             | 10,021             | 5,966+             |
| Preferred Stock .....                       | 5,500              | 5,500              |                    |
| Common Stock .....                          | 88,338             | 89,613             | 1,275-             |
| Surplus .....                               | 111,016            | 95,201             | 15,815+            |
| Undivided Prof. & Cap. Res. ....            | 20,662             | 64,637             | 43,975-            |
| Deferred Losses .....                       | 2,048              | 360                | 1,688+             |
|                                             | <u>\$3,771,296</u> | <u>\$4,127,587</u> | <u>\$356,291-</u>  |
| *After deduction of<br>Loan Reserves .....  | \$ 45,040          | \$ 48,029          | \$ 2,989-          |
| Grand Total — All Banks<br>in Montana ..... | <u>\$7,080,560</u> | <u>\$7,255,893</u> | <u>\$175,333-</u>  |

\*\*Data relating to National Banks obtained from Montana National Banks

**SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA**

| STATE BANKS                                                        | Dec. 31, 1988 | Dec. 31, 1987 | NATIONAL BANKS                                                     | Dec. 31, 1988 | Dec. 31, 1987 |
|--------------------------------------------------------------------|---------------|---------------|--------------------------------------------------------------------|---------------|---------------|
| Loans and Leases as Percentage of Total Assets .....               | 47.22%        | 49.93%        | Loans and Leases as Percentage of Total Assets .....               | 43.41%        | 43.31%        |
| Loans and Leases as Percentage of Total Deposits .....             | 53.48%        | 56.73%        | Loans and Leases as Percentage of Total Deposits .....             | 52.08%        | 53.14%        |
| Capital and Reserve a/c's as<br>Percentage of Total Assets .....   | 9.52%         | 9.60%         | Capital and Reserve a/c's as<br>Percentage of Total Assets .....   | 7.56%         | 7.50%         |
| Capital and Reserve a/c's as<br>Percentage of Total Deposits ..... | 10.78%        | 10.91%        | Capital and Reserve a/c's as<br>Percentage of Total Deposits ..... | 9.07%         | 9.21%         |

# MONTANA STATE BANKS AND TRUST COMPANIES

|             |                                           |
|-------------|-------------------------------------------|
| Absarokee   | Yellowstone Bank (1)                      |
| Anaconda    | First Security Bank                       |
| Ashland     | Cheyenne Western Bank (1)                 |
| Baker       | The Bank of Baker                         |
| Belgrade    | Valley Bank of Belgrade                   |
| Belt        | Belt Valley Bank (1)                      |
| Big Fork    | Flathead Bank                             |
| Big Sandy   | Northern Bank of Montana                  |
| Big Timber  | Citizens Bank & Trust Co. (1)             |
| Billings    | First Security Bank                       |
|             | American Bank                             |
|             | First Bank-West Billings                  |
|             | First Citizens Bank                       |
|             | First Interstate Bank of Billings Heights |
|             | First Interstate Bank of West Billings    |
|             | Montana Bank of Billings (1)              |
|             | Western Bank                              |
|             | Yellowstone Bank (1)                      |
| Boulder     | First Boulder Valley Bank                 |
| Bozeman     | First Citizens Bank of Bozeman (1)        |
|             | First Security Bank                       |
|             | Inter-West Bank of Montana                |
| Bridger     | Bank of Bridger                           |
| Broadus     | Powder River Bank (1)                     |
| Butte       | 1st Citizens Bank (1)                     |
|             | Miners Bank of Montana                    |
| Cascade     | Stockmens Bank (1)                        |
| Chester     | Liberty Bank of Montana                   |
| Chinook     | Blaine Bank of Montana                    |
| Choteau     | Citizens State Bank (1)                   |
| Colstrip    | First Interstate Bank                     |
| Columbus    | The Yellowstone Bank (1)                  |
| Conrad      | Farmers State Bank                        |
|             | Pondera Bank of Montana                   |
| Culbertson  | Culbertson State Bank (1)                 |
| Cut Bank    | First Interstate Bank of Glacier Co.      |
| Deer Lodge  | First Security Bank                       |
|             | Peoples Bank of Deer Lodge                |
| Denton      | Farmers State Bank (1)                    |
| Dillon      | State Bank & Trust Co.                    |
| Dutton      | Dutton State Bank                         |
| Ennis       | First Madison Valley Bank                 |
| Fairview    | Fairview Bank                             |
| Forsyth     | First State Bank of Forsyth               |
|             | Montana Bank of Forsyth (1)               |
| Fort Benton | First State Bank of Fort Benton           |
| Froid       | First State Bank (1)                      |
| Glasgow     | First Security Bank of Montana            |
|             | Treasure State Bank                       |
| Glendive    | First Fidelity Bank                       |
|             | First Security Bank (1)                   |
| Great Falls | Central Bank of Montana                   |
|             | Eastside Bank of Montana                  |
|             | First Interstate Bank of Great Falls (1)  |
|             | The Village Bank of Great Falls           |
|             | Trust Corporation of Montana              |
| Hamilton    | Citizens State Bank                       |
|             | Ravalli County Bank (1)                   |
| Hardin      | First Interstate Bank                     |
|             | Little Horn State Bank                    |
| Harlem      | Security State Bank                       |
| Havre       | Citizens Bank of Montana                  |
|             | First Security Bank (1)                   |

|                |                                                 |
|----------------|-------------------------------------------------|
| Helena         | Bank of Montana                                 |
|                | First Security Bank (1)                         |
|                | First Trust Co. of Montana                      |
|                | Norwest Capital Management & Trust Co., Montana |
|                | The Valley Bank                                 |
| Jordan         | Garfield County Bank                            |
| Kalispell      | First Security Bank                             |
|                | Valley Bank of Kalispell                        |
| Laurel         | First Security Bank (1)                         |
|                | The Yellowstone Bank (1)                        |
| Lewistown      | Midstate Bank of Montana                        |
| Lincoln        | First Bank of Lincoln                           |
| Livingston     | First Security Bank (1)                         |
|                | Montana Bank of Livingston (1)                  |
| Lolo           | Bitterroot Valley Bank                          |
| Malta          | First Security Bank (1)                         |
|                | First State Bank (1)                            |
| Manhattan      | Manhattan State Bank                            |
| Miles City     | First Interstate Bank                           |
|                | First Security Bank & Trust Co.                 |
| Missoula       | First Security Bank (1)                         |
|                | Missoula Bank of Montana                        |
|                | Montana Bank of South Missoula                  |
|                | Pension Trust Co.                               |
| Philipsburg    | Flint Creek Valley Bank (1)                     |
| Plentywood     | Security State Bank                             |
| Polson         | First Citizens Bank (1)                         |
|                | Security State Bank (1)                         |
| Poplar         | Traders State Bank                              |
| Ronan          | Ronan State Bank (1)                            |
|                | Valley Bank of Ronan (1)                        |
| Roundup        | First Security Bank                             |
| Rudyard        | Farmers Merchants Bank of Montana               |
| St. Ignatius   | Lake County Bank (1)                            |
| Scobey         | Citizens State Bank                             |
| Seeley Lake    | First Valley Bank (1)                           |
| Shelby         | First State Bank                                |
|                | Toole County State Bank                         |
| Sheridan       | Bank of Sheridan                                |
| Sidney         | 1st United Bank (1)                             |
| Stanford       | Basin State Bank                                |
| Stevensville   | First State Bank                                |
| Superior       | Montana Bank of Mineral County                  |
| Terry          | State Bank of Terry (1)                         |
| Thompson Falls | First State Bank of Thompson Falls              |
| Three Forks    | Security Bank of Three Forks                    |
| Townsend       | State Bank of Townsend (1)                      |
| Valier         | Valier Bank of Montana                          |
| Victor         | Farmers State Bank (1)                          |
| W. Yellowstone | First Security Bank                             |
| Whitefish      | Mountain Bank                                   |
| Whitehall      | Whitehall State Bank                            |
| Worden         | Farmers State Bank (1)                          |

## (1) Members Federal Reserve Bank

# MONTANA NATIONAL BANKS

|                   |                                          |
|-------------------|------------------------------------------|
| Absarokee         | United Bank of Absarokee, N.A.           |
| Anaconda          | Norwest Bank Anaconda-Butte, N.A.        |
| Baker             | Montana Bank of Baker, N.A.              |
| Billings          | First Bank, N.A.                         |
|                   | First Interstate Bank of Billings, N.A.  |
|                   | Norwest Bank Billings, N.A.              |
| Bozeman           | First Bank Bozeman                       |
|                   | Montana Bank of Bozeman, N.A.            |
| Browning          | Blackfeet National Bank                  |
| Butte             | First Bank Butte, N.A.                   |
|                   | Montana Bank of Butte, N.A.              |
| Chinook           | Western Bank of Chinook, N.A.            |
| Circle            | Montana Bank of Circle, N.A.             |
| Columbia Falls    | First Citizens Bank, N.A.                |
|                   | Glacier National Bank                    |
| Cut Bank          | First National Bank                      |
| Dillon            | Norwest Bank Dillon, N.A.                |
| Ekalaka           | First National Bank                      |
| Eureka            | First National Bank                      |
| Fairfield         | First National Bank                      |
| Geraldine         | First National Bank                      |
| Glasgow           | First National Bank                      |
| Glendive          | First National Bank                      |
| Great Falls       | First Bank, N.A.                         |
|                   | First Bank West, N.A.                    |
|                   | Norwest Bank Great Falls, N.A.           |
| Harlowton         | Continental National Bank                |
| Havre             | First Bank Havre                         |
| Helena            | First Bank Helena, N.A.                  |
|                   | Norwest Bank Helena, N.A.                |
| Hinsdale          | First National Bank                      |
| Hysham            | First National Bank                      |
| Kalispell         | BankWest, N.A.                           |
|                   | First Interstate Bank of Kalispell, N.A. |
|                   | Norwest Bank Kalispell, N.A.             |
| Lewistown         | First Bank Lewistown                     |
|                   | Norwest Bank Lewistown, N.A.             |
| Libby             | First National Bank                      |
| Livingston        | First National Park Bank                 |
| Miles City        | First Bank Miles City                    |
| Missoula          | First Bank-Southside Missoula, N.A.      |
|                   | First Bank-Western Montana, N.A.         |
|                   | First Interstate Bank of Missoula, N.A.  |
| Plains            | First National Bank                      |
| Plentywood        | Montana National Bank                    |
| Red Lodge         | Montana Bank of Red Lodge, N.A.          |
|                   | United States National Bank              |
| Richey            | Richey National Bank                     |
| Roundup           | Montana Bank of Roundup, N.A.            |
| Sidney            | Montana Bank of Sidney, N.A.             |
|                   | The Richland National Bank & Trust       |
| Twin Bridges      | First National Bank                      |
| Whitefish         | First National Bank                      |
| White Sul. Sprgs. | First National Bank                      |
| Wibaux            | First National Bank & Trust              |
| Wolf Point        | Citizens First National Bank             |
|                   | Western National Bank                    |

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